

STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES

Before the Commissioner of the Office of Financial and Insurance Services

In the matter of:

Impact Financial Group,

Enforcement Case No. 06-3981

Respondent.

Issued and Entered,  
this 8th day of August, 2006,  
by Richard D. Lavolette,  
Chief Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST

I.

Findings of Fact

1. On April 14, 2006, the Chief Deputy Commissioner issued an Order to Cease and Desist against Respondent, pursuant to Section 16 of the Mortgage Brokers, Lenders, and Servicers Licensing Act, MCL 445.1666. Said Order, served upon Respondent via certified mail, advised Respondent that failure to request a hearing within 30 days would result in the order becoming final. The said Order was received by Respondent on June 7, 2006, as evidenced by the signed certified mail Domestic Return Receipt.

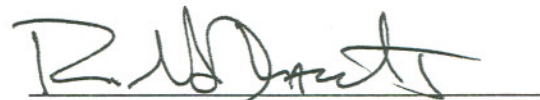
2. Respondent failed to request a hearing within 30 days as required by statute.

II.

Final Order to Cease and Desist

NOW THEREFORE, based upon the findings of fact set forth above, a Final Order to Cease and Desist pursuant to MCL 445.1666 shall be and hereby is entered in this matter.

IT IS SO ORDERED.

A handwritten signature in black ink, appearing to read "R. D. Lavolette", written over a horizontal line.

Richard D. Lavolette,  
Chief Deputy Commissioner